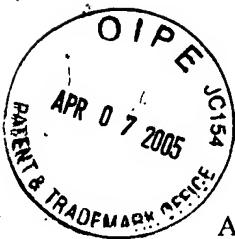


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TR3623
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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3623

Examiner: Susanna M. Diaz : COMPUTER METHOD AND
: APPARATUS FOR OPTIMIZING
: PORTFOLIOS OF MULTIPLE
: PARTICIPANTS

In re Application of:

Young et al.
Serial No. 10/099,764
Filed: March 15, 2002

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

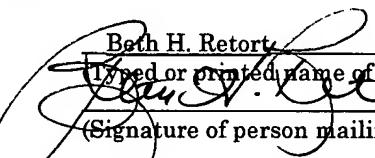
"Express Mail" label number: EU150835694US

Date of Deposit: April 7, 2005

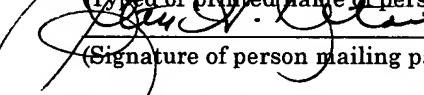
I hereby certify that the following attached paper or fee

AMENDMENT TRANSMITTAL
RESPONSE TO OFFICE ACTION
CHECK PAYABLE TO PTO (For 1 month ext. fee)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Beth H. Retort

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NOTE: The label number need not be placed in each page. It should, however, be placed on the first page of each separate document, such as, a new application, amendment, assignment, and transmittal letter for a fee, along with the certificate of mailing by "Express Mail." Although the label number may be on checks, such a practice is not required. In order not to deface formal drawings it is suggested that the label number be placed on the back of each formal drawing or the drawings be accompanied by a set of informal drawings on which the label number is placed.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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COMPUTER METHOD AND
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Dear Commissioner:

With regard to the Office Action dated February 8, 2005, for the captioned patent application, applicants submit the present response, in which:

Amendments to the Claims begin on page 2; and,

Remarks begin on page 10.